

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: ) **Attorney Docket No. 52493.000251**  
Geoffrey STIFF, et al. )  
**Appln. No.: 10/083,250** ) **Group Art Unit: 3694**  
Filed: February 27, 2002 )  
 ) **Confirmation No. 2570**  
 )  
 ) **Examiner Jamie SWARTZ**  
 )

For: **SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC  
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Sir:

In response to the pending Office Action dated July 7, 2009, Applicant respectfully requests favorable reconsideration of the above-identified patent application in view of the following amendments and remarks, which are believed to place the above-identified patent application in condition for allowance.

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 8.